

Information to identify the case:				
Debtor 1	<u>Mustafa Noor</u>			Social Security number or ITIN xxx-xx-3082
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2	<u></u>			Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court District of New Jersey				
Case number: 13-23908-JNP				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mustafa Noor
aka Mustafa M Noor

12/16/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mustafa Noor
 Debtor

Case No. 13-23908-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db +Mustafa Noor, 107 Brookdale Place, Clementon, NJ 08021-5802
 cr +Bank Of America, N.A., Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway,
 Suite 302, Roseland, NJ 07068-1640
 514030403 +Acs Inc, Attn: Bankruptcy, PO Box 56317, Philadelphia, PA 19130-6317
 514169222 Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
 514300809 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 514030420 +CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360
 514031155 +Credit Acceptance, 25505 W 12 Mile Rd Suite 3000, Southfield MI 48034-8331
 514030425 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 514030424 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
 514030433 +Goldman& Warshaw, P.O. Box 2500, West Caldwell, NJ 07007-2500
 514030441 Pressler & Pressler, 7 Entin Road, Parsipanny, NJ 07054-5020
 514030442 +Stern, Lavinthal, Frankenberg,, & Norgaard,, 293 Eisenhower Parkway,Suite300,
 Livingston,NJ 07039-1711
 514030446 +Xerox Soluti, Pob 41818, Philadelphia, PA 19101-1818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 16 2016 22:48:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 16 2016 22:48:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514270282 +E-mail/Text: bncmail@w-legal.com Dec 16 2016 22:48:38 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514067346 EDI: AIS.COM Dec 16 2016 22:33:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514030404 +EDI: BANKAMER.COM Dec 16 2016 22:33:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 514030407 +EDI: TSYS2.COM Dec 16 2016 22:33:00 Barclays Bank Delaware, P.o. Box 8803,
 Wilmington, DE 19899-8803
 514030408 +EDI: TSYS2.COM Dec 16 2016 22:33:00 Barclays Bank Delaware*, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 514030409 +EDI: BANKAMER.COM Dec 16 2016 22:33:00 Bk Of Amer*,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 514030412 EDI: CAPITALONE.COM Dec 16 2016 22:33:00 Cap One, Po Box 85015, Richmond, VA 23285
 514030423 EDI: CITICORP.COM Dec 16 2016 22:33:00 Citibank Usa*,
 Citicorp Credit Services/Attn:Centralize, PO Box 20507, Kansas City, MO, 64195
 514030411 +E-mail/Text: bankruptcy@cavps.com Dec 16 2016 22:48:47 Calvary Portfolio Services*,
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340
 514030415 +EDI: CAPITALONE.COM Dec 16 2016 22:33:00 Cap1/boscv, Po Box 5253,
 Carol Stream, IL 60197-5253
 514030416 +EDI: CAPITALONE.COM Dec 16 2016 22:33:00 Capital 1 Bank*, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 514122163 EDI: CAPITALONE.COM Dec 16 2016 22:33:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514030419 +E-mail/Text: bankruptcy@cavps.com Dec 16 2016 22:48:47 Cavalry Portfolio Serv,
 500 Summit Lake Dr, Valhalla, NY 10595-2322
 514030421 +EDI: CHASE.COM Dec 16 2016 22:33:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 514030422 +EDI: CHRYSLER.COM Dec 16 2016 22:33:00 Chrysler Financial/TD Auto Finance*,
 Attn: Bankruptcy, PO Box 551080, Jacksonville, FL 32255-1080
 514030426 +EDI: CCS.COM Dec 16 2016 22:33:00 Credit Collection Services, Two Wells Ave,
 Newton, Ma 02459-3246
 514030427 +EDI: RCSFNBMARIN.COM Dec 16 2016 22:33:00 Credit One Bank, Po Box 98872,
 Las Vegas, NV 89193-8872
 514030428 +EDI: RCSFNBMARIN.COM Dec 16 2016 22:33:00 Credit One Bank*, PO Box 98873,
 Las Vegas, NV 89193-8873
 514056746 +EDI: TSYS2.COM Dec 16 2016 22:33:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514030429 +EDI: TSYS2.COM Dec 16 2016 22:33:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514030430 +EDI: AMINFOFP.COM Dec 16 2016 22:33:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 514030431 +EDI: RMSC.COM Dec 16 2016 22:33:00 GECRB/JC Penny*, Attention: Bankruptcy,
 PO Box 103104, Roswell, GA 30076-9104
 514030432 EDI: RMSC.COM Dec 16 2016 22:33:00 Gecrb/jcp, Po Box 984100, El Paso, TX 79998
 514030435 +EDI: HFC.COM Dec 16 2016 22:33:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 514030434 +EDI: HFC.COM Dec 16 2016 22:33:00 Hsbc Bank, Po Box 30253,
 Salt Lake City, UT 84130-0253
 514030436 EDI: IRS.COM Dec 16 2016 22:33:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 514030438 +EDI: MID8.COM Dec 16 2016 22:33:00 Midland Credit Management Inc, PO Box 60578,
 Los Angeles, CA 90060-0578
 514030439 +EDI: MID8.COM Dec 16 2016 22:33:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 48

Date Rcvd: Dec 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514784338 +EDI: PRA.COM Dec 16 2016 22:33:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
514784337 +EDI: PRA.COM Dec 16 2016 22:33:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
514030443 +EDI: CHRYSLER.COM Dec 16 2016 22:33:00 Td Auto Finance, Po Box 9223,
Farmington Hills, MI 48333-9223
514030444 +EDI: CITICORP.COM Dec 16 2016 22:33:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
514030445 +EDI: VERIZONEAST.COM Dec 16 2016 22:33:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514030406* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
514030405* +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
514030410* +Bk Of Amer*, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,
Simi Valley, CA 93062-5170
514030413* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)
514030414* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)
514030417* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
514030418* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
514030437* IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
514030440* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, Et Al
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Bank Of America, N.A. cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, Et Al
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Ronald E. Norman on behalf of Debtor Mustafa Noor ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com

TOTAL: 5